

Select Year: 2024 ▼ Go

## The 2024 Florida Statutes (including 2025 Special Session C)

[Title XXXVII](#)

INSURANCE

[Chapter 627](#)

INSURANCE RATES AND CONTRACTS

[View Entire Chapter](#)**627.749 Autonomous vehicles; insurance requirements.—**

(1) DEFINITIONS.—As used in this section, the term:

- (a) “Automated driving system” has the same meaning as provided in s. [316.003](#).
- (b) “Autonomous vehicle” has the same meaning as provided in s. [316.003](#)(3).
- (c) “Fully autonomous vehicle” has the same meaning as provided in s. [316.003](#)(3).
- (d) “On-demand autonomous vehicle network” has the same meaning as provided in s. [316.003](#).

(2) INSURANCE REQUIREMENTS.—

(a) A fully autonomous vehicle with the automated driving system engaged while logged on to an on-demand autonomous vehicle network or engaged in a prearranged ride must be covered by a policy of automobile insurance which provides:

- 1. Primary liability coverage of at least \$1 million for death, bodily injury, and property damage.
- 2. Personal injury protection benefits that meet the minimum coverage amounts required under ss. [627.730](#)-[627.7405](#).

- 3. Uninsured and underinsured vehicle coverage as required by s. [627.727](#).

(b) The coverage requirements of paragraph (a) may be satisfied by:

- 1. Automobile insurance maintained by the owner of a fully autonomous vehicle with the automated driving system engaged while logged on to an on-demand autonomous vehicle network or engaged in a prearranged ride;
- 2. Automobile insurance maintained by the on-demand autonomous vehicle network; or
- 3. A combination of subparagraphs 1. and 2.

**History.**—s. 16, ch. 2019-101; s. 16, ch. 2024-3.